February 27, 2014

Janine McCallum 928 Leland Detroit, MI 48207

Judge Steven W. Rhodes c/o Clerk of the Court United States Bankruptcy Court Eastern District of Michigan Southern Division 211 W. Fort St., Ste. 1800 Detroit, MI 48226

RE: Case No. 13-53846

Dear Judge Rhodes:

I would like to express how very disappointed as a City of Detroit, Detroit Water and Sewerage Department employee I have been since this bankruptcy. I have taken so many cuts since working for the City of Detroit and it does affect your lively hood. They want to keep taking and taking from the employees and thru all the cuts the City of Detroit still has not balanced the budget, but put the employees thru various hardships. My major concern is with our annuity, which was a guaranteed 7.9% interest rate and now Mr. Orr wants to take that from the employees. Don't we deserve to have something to live on once we retire. All the big people at the top will. Certainly Mr. Orr since he has made a name for himself with this bankruptcy. I understand we have choices in life and mine was to do a service for the City of Detroit and now the employees are getting treated like we are the cause of the disaster. If you have any compassion, please do not let Mr. Orr take away I only reason left for living. When we retire we already have to sacrifice our Pensions and endure higher healthcare costs (which keep rising while we are still employed). Don't let him touch our annuity. We have not received a raise in the last 10 years and that was after the City of Detroit took a 10% cut from us and only restored 4% back of it. We have been beaten up enough. I don't think we deserve to retire with nothing. Thank you for your time.

Sincerely,

Janine McCallum

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